

Employee Benefits F.A.Q.

MEDICAL / DENTAL

- Q. When will I get medical / dental coverage?
- A. Med/Den form must be completed, signed, and received within 30 days of hire date, and then med/den benefits are in effect on the first day of the following month of hire date.
- Q. What if I lose my H.M.A. card?
- A. Notify Benefits office (360) 651-4006 or rbonner@tulaliptribes-nsn.gov and a new card will be requested, this takes approximately 1 week for replacement card to arrive. If you have a doctor appointment and you do not have your card, notify doctor office that you have HMA coverage through The Tulalip Tribes and give them your social security number.
- Q. How do I add my spouse / children to the plan?
- A. Regular enrollment: When you are first hired and complete your enrollment form you may add dependents at that time; if they are not added then you can add dependents during open enrollment (late September – early October).
- B. Special enrollment for loss of other coverage: Dependents who lose coverage under another plan can be added if done within 30 days; a new enrollment form will need to be submitted along with a 'Certificate of Credible Insurance' which is given to your dependent by their former carrier.
- Q. What doctors can I see?
- A. Our plan utilizes the Regence group and you may go to www.wa.regence.com where you may search their directories online.

RETIREMENT

- Q. When can I contribute into my 401k plan?
- A. You may begin contributions at the first of any month; there is a maximum contribution allowable of \$15000.00 per year and a special 'catch-up' of \$5000.00 for individuals age 50 and over.
- Q. How do I take a loan from my retirement?
- A. You can borrow up to 50% of your vested balance and pay back through payroll deductions. See retirement loan application link.
- Q. How do I know how much I have in my retirement?
- A. You may call 1-800-370-9601 or go to the web page (I encourage you to see your account on-line, there are many helpful links at this site) www.invesmart.com See link for user name/pin directions.

VOLUNTARY PRODUCTS

- Q. Can I buy additional insurance for myself / family?
- A. Yes you can apply for additional coverage such as: Disability, Accident, Term Life, Universal Life, and Critical Illness. Our broker Complete Benefit Solutions will meet with you individually and help with your specific coverage request and rates. www.cbsolutionsllc.com or call 1-800-41-9714.

Q. Do we have a Section 125 option?

A. Yes, we offer a medical flexible spending account as well as a dependent flexible spending account. You may submit a 'Salary Redirection Agreement' during open enrollment for a November 1 start date.

Q. I need a claim form for my FSA account.

A. See link for claim forms as well as automatic deposit authorization form.